

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Fowler Sr, Robert L	§	Case No. 07 B 14670
	Fowler, Verdell	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 08/14/2007.

2) The plan was confirmed on 10/15/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/07/2009.

5) The case was dismissed on 12/07/2009.

6) Number of months from filing or conversion to last payment: 25.

7) Number of months case was pending: 32.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$33,050.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$72,863.00
Less amount refunded to debtor	\$8.72

**NET RECEIPTS:** \$72,854.28

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,354.00
Court Costs	\$0
Trustee Expenses & Compensation	\$4,571.45
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$7,925.45

Attorney fees paid and disclosed by debtor \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	\$200.00	\$276.26	\$276.26	\$63.14	\$0
Internal Revenue Service	Priority	\$183,213.07	\$33,856.68	\$33,856.68	\$8,751.16	\$0
Ford Motor Credit Corporation	Secured	\$7,287.47	\$7,287.47	\$7,287.47	\$7,287.47	\$485.39
Internal Revenue Service	Secured	\$84,050.00	\$84,050.00	\$84,050.00	\$48,341.67	\$0
Wells Fargo Home Mortgage	Secured	\$124,000.00	NA	NA	\$0	\$0
ADT Security Systems	Unsecured	\$478.66	NA	NA	\$0	\$0
Associates Allergists	Unsecured	\$20.00	NA	NA	\$0	\$0
AT&T	Unsecured	\$0	NA	NA	\$0	\$0
C & T Lawn Care	Unsecured	\$1,443.00	\$1,458.68	\$1,458.68	\$0	\$0
Capital One	Unsecured	\$1,616.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$723.00	\$820.93	\$820.93	\$0	\$0
Capital One	Unsecured	\$224.00	\$488.96	\$488.96	\$0	\$0
Capital One	Unsecured	\$1,388.00	NA	NA	\$0	\$0
Capital One Auto Finance	Unsecured	\$440.00	NA	NA	\$0	\$0
Card Service Center	Unsecured	\$99.17	NA	NA	\$0	\$0
Cardiac Consulting Group	Unsecured	\$39.50	NA	NA	\$0	\$0
CBCS	Unsecured	\$287.00	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CBCS	Unsecured	\$130.00	NA	NA	\$0	\$0
CBCS	Unsecured	\$1,311.00	\$1,549.75	\$1,549.75	\$0	\$0
CBCS	Unsecured	\$310.00	NA	NA	\$0	\$0
Cross Country Bank	Unsecured	\$0	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$171.00	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$109.00	NA	NA	\$0	\$0
Drivers Solutions Inc	Unsecured	\$0	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$11,371.00	\$11,371.76	\$11,371.76	\$0	\$0
Educational Credit Management Corp	Unsecured	\$3,423.00	\$3,659.15	\$3,659.15	\$0	\$0
First Data Corp	Unsecured	\$999.00	NA	NA	\$0	\$0
Harris N A	Unsecured	\$0	NA	NA	\$0	\$0
HFC	Unsecured	\$0	NA	NA	\$0	\$0
HFC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	NA	\$30.00	\$30.00	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$0	NA	NA	\$0	\$0
Ingalls Midwest Emergency	Unsecured	\$297.00	NA	NA	\$0	\$0
Ingalls Midwest Emergency	Unsecured	\$471.00	NA	NA	\$0	\$0
Ingalls Midwest Emergency	Unsecured	\$69.00	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$187,607.00	\$187,607.00	\$0	\$0
Metro Rehab Services	Unsecured	\$1,985.20	NA	NA	\$0	\$0
Midnight Velvet	Unsecured	\$799.00	\$749.45	\$749.45	\$0	\$0
Midwest Emergency	Unsecured	\$297.33	NA	NA	\$0	\$0
Midwest Eye Institute	Unsecured	\$170.00	NA	NA	\$0	\$0
Midwest Verizon Wireless	Unsecured	\$264.00	\$131.27	\$131.27	\$0	\$0
Mobile	Unsecured	\$500.00	\$500.00	\$500.00	\$0	\$0
NCO Financial Services Inc	Unsecured	\$437.00	NA	NA	\$0	\$0
Neurology Associates LTD	Unsecured	\$68.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$336.00	\$393.74	\$393.74	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$59.00	\$59.25	\$59.25	\$0	\$0
Premier Bankcard	Unsecured	\$437.00	\$437.30	\$437.30	\$0	\$0
Quest Diagnostics Inc	Unsecured	\$300.00	NA	NA	\$0	\$0
R H Donnelley	Unsecured	\$803.00	NA	NA	\$0	\$0
Radiology Imaging Consultants	Unsecured	\$53.00	NA	NA	\$0	\$0
Radiology Imaging Consultants	Unsecured	\$21.00	NA	NA	\$0	\$0
Seventh Avenue	Unsecured	\$305.00	\$305.67	\$305.67	\$0	\$0
South Suburban Cardiology	Unsecured	\$239.73	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Spiegel	Unsecured	\$614.00	NA	NA	\$0	\$0
Sullivan Urgent Aid Centers	Unsecured	\$338.00	NA	NA	\$0	\$0
Sullivan Urgent Aid Centers	Unsecured	\$316.00	NA	NA	\$0	\$0
Sullivan Urgent Aid Centers	Unsecured	\$80.00	NA	NA	\$0	\$0
Sullivan Urgent Aid Centers	Unsecured	\$190.00	NA	NA	\$0	\$0
Vector Marketing	Unsecured	\$166.00	NA	NA	\$0	\$0
Yellow Book	Unsecured	\$584.43	NA	NA	\$0	\$0
Yellow Pages	Unsecured	\$296.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$7,287.47	\$7,287.47	\$485.39
All Other Secured	\$84,050.00	\$48,341.67	\$0
<b>TOTAL SECURED:</b>	<b>\$91,337.47</b>	<b>\$55,629.14</b>	<b>\$485.39</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$34,132.94	\$8,814.30	\$0
<b>TOTAL PRIORITY:</b>	<b>\$34,132.94</b>	<b>\$8,814.30</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$209,562.91</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$7,925.45	
Disbursements to Creditors	\$64,928.83	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$72,854.28</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: April 20, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.